

United States Bankruptcy Court
District of Arizona

In re:
WILLIAM THORNELL
Debtor

Case No. 20-02819-SHG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-4

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 15

Date Rcvd: Jul 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2020.

db
15996116 +WILLIAM THORNELL, 24616 N RED ROCK WAY, FLORENCE, AZ 85132-8023
15996117 +ACTION FINANCIAL, 9812 N 7th St #6, Phoenix AZ 85020-1763
15996118 +BUREAU OF MED ECONOMICS, 326 EAST CORONADO ROAD, Phoenix AZ 85004-1524
15996119 +BURSEY & ASSOCIATES, 6740 N ORACLE RD, STE 151, Tucson AZ 85704-5685
15996121 +CITY OF MESA, PO BOX 1466, Mesa AZ 85211-1466
15996122 +CONCORD SERVICING, 4150 N. Drinkwater Boulevard, Suite 200, Scottsdale AZ 85251-3643
15996123 +GUGLIELMO & ASSOCIATES, P.O. BOX 41688, Tucson AZ 85717-1688
15996124 +PHH MORTGAGE SERVICES, PO BOX 66002, Lawrence Township NJ 08648-6002
16083870 +PHH Mortgage Corporation, C/O ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,
P.O. Box 17933, San Diego, CA 92177-7921
15996125 +SOLAR MOSAIC, PO BOX 820, Scottsdale AZ 85252-0820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QCFLORES.COM Jul 09 2020 06:48:00 CONSTANTINO FLORES, PO BOX 95080,
PHOENIX, AZ 85070-5080
smg EDI: AZDEPREV.COM Jul 09 2020 06:48:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
15996120 +EDI: WFNMB.COM Jul 09 2020 06:49:00 COMENITY CAPITAL BANK, PO BOX 182120,
Columbus OH 43218-2120
15996122 EDI: DISCOVER.COM Jul 09 2020 06:49:00 DISCOVER BANK, PO BOX 15316, Wilmington DE 19850
15996126 +E-mail/Text: bankruptcydept@wyn.com Jul 09 2020 03:47:48 WYNDHAM RESORT DEVELOPMENT CORP,
PO BOX 96204, Las Vegas NV 89193-6204

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PHH Mortgage Corporation
cr U.S. Bank National Association, as Trustee, for th

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

CONSTANTINO FLORES trustee@floreslawaz.com, cflores@ecf.axosfs.com
JANET MARIE SPEARS on behalf of Creditor PHH Mortgage Corporation ecfazb@aldridgepite.com,
JSpears@ecf.courtdrive.com
JANET MARIE SPEARS on behalf of Creditor U.S. Bank National Association, as Trustee, for the
C-BASS Mortgage Loan Asset Backed Certificates, Series 2006-CB6 ecfazb@aldridgepite.com,
JSpears@ecf.courtdrive.com
RONALD J. ELLETT on behalf of Debtor WILLIAM THORNELL rjelllett@ellettllaw.com,
ellettecfnotice@gmail.com
SAMUEL QUINN PITTMAN on behalf of Debtor WILLIAM THORNELL sqp.attorney@gmail.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USD.OJ.GOV

TOTAL: 6

Information to identify the case:Debtor 1 **WILLIAM THORNELL**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8642**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **4:20-bk-02819-SHG****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

WILLIAM THORNELL

7/8/20**By the court:** Scott H. Gan

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.